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Attorney Docket No. 099913/0011

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael J. Williams et al. Group Art Unit: 2761
Serial No.: 09/593,106 Examiner: Not Assigned
Filed: June 13, 2000
For: **ONLINE MORTGAGE QUALIFICATION AND APPLICATION SYSTEM AND PROCESS**

October 12, 2000

**REPLY TO NOTICE TO FILE MISSING PARTS
MAILED AUGUST 25, 2000**

Assistant Commissioner for Patents
Washington, DC 20231
Attn: BOX MISSING PARTS

Sir:

This is in reply to the Notice to File Missing Parts of Non-Provisional
Application-Filing Date Granted mailed August 25, 2000, Part 2 of which is enclosed herewith.
This Reply is being submitted within the two-month shortened statutory period set for response
in the Notice.

CERTIFICATE OF EXPRESS MAIL UNDER 37 CFR 1.10

"Express Mail" mailing label number: EL409118802US

Date of Deposit: October 12, 2000

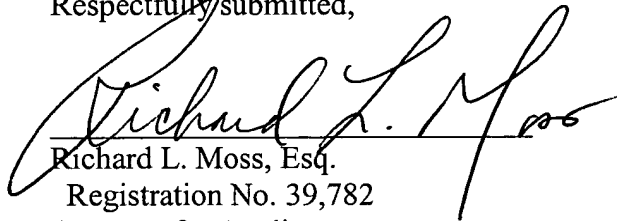
I hereby certify that this paper or fee is being deposited with the United States
Postal Service "Express Mail Post Office to Addressee" service under
37 CFR § 1.10 on the date indicated above and is addressed to the
Assistant Commissioner for Patents, Washington, D.C. 20231,
BOX MISSING PARTS

Dawn M. Samaan
Name
Dawn M. Samaan
Signature

To complete the filing requirements in the above-referenced patent application, Applicants respectfully submit herewith a combined Declaration, Power of Attorney and Petition signed by the inventors and a check in the amount of \$2,098.00 covering the \$690.00 basic filing fee, \$1,278.00 in additional claims fees and the \$130.00 surcharge.

Please charge any fee deficiency and credit any overpayment in connection with this Reply to the undersigned attorney's Deposit Account No. 50-0540.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Richard L. Moss", is written over a horizontal line.

Richard L. Moss, Esq.

Registration No. 39,782

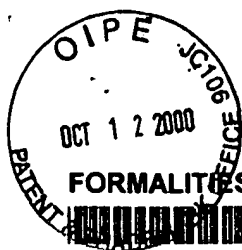
Attorney for Applicants

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10-B-20

SECTOR \$
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/593,106	06/13/2000	Michael J. Williams	99913/11

Kramer Levin Naftalis & Frankel LLP
919 Third Avenue
New York, NY 10022

Date Mailed: 08/25/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$1278.
 - \$576 for 32 total claims over 20.
 - \$702 for 9 independent claims over 3 .
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 2098.

A copy of this notice MUST be returned with the reply.

D Martin T-4

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

10/16/2000 HVUONG1 00000038 500540 09593106

01 FC:101	710.00 OP
02 FC:105	130.00 OP
03 FC:102	720.00 OP
04 FC:103	38.00 CH 538.00 OP